

United States Bankruptcy Court
Eastern District of New York

In re:
Triana Fermin
Debtor(s)

Case No. 20-42806-nhl
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0207-1

User: admin

Page 1 of 3

Date Rcvd: Nov 13, 2020

Form ID: 318DF7

Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2020:

Recip ID	Recipient Name and Address
db	+ Triana Fermin, 36 Longdale Street - Apt. 2, Staten Island, NY 10314-7242
smg	+ NYC Department of Finance, 345 Adams Street, Office of Legal Affairs, Brooklyn, NY 11201-3739
smg	+ NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
9876432	4 WTC, 4 WTC, 150 Greenwich St, 24th Floor, New York, NY 10007
9865401	MTA Bridges and Tunnels, Randall's Island, New York, NY 10035-0035
9865400	+ Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
9865403	New Jersey Turnpike Autho, PO BOX 5042, Woodbridge, NJ 07095-5042
9865402	+ New Jersey Turnpike Autho, PO Box 4971, Trenton, NJ 08650-4971
9865404	+ Port Authoirt NY&NJ, 4 World Tarde Center, 150 Greenwich St - 22 FL, New York, NY 10007-2355
9865405	Port Authority of NY & NJ, PO Box 15186, Albany, NY 12212-5186
9865415	+ Td Retail Card Services/Samsung, Attn: Bankruptcy, Po Box 731, Mahwah, NJ 07430-0731
9865416	United Collection Bureau, 5620 Southwyck Blvd, Toledo, OH 43614-1501

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BDJDOYAGA.COM	Nov 13 2020 23:08:00	David J. Doyaga, 26 Court Street, Suite 1601, Brooklyn, NY 11242-1116
smg	+ Email/Text: nys.dtf.bncnotice@tax.ny.gov	Nov 13 2020 18:11:00	NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
smg	+ Email/Text: ustpreion02.br.ecf@usdoj.gov	Nov 13 2020 18:11:00	Office of the United States Trustee, Eastern District of NY (Brooklyn Office), U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-4811
9865387	+ EDI: AMEREXPR.COM	Nov 13 2020 23:08:00	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
9865388	+ EDI: AMEREXPR.COM	Nov 13 2020 23:08:00	Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
9865389	+ EDI: TSYS2.COM	Nov 13 2020 23:08:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
9865390	+ EDI: CAPITALONE.COM	Nov 13 2020 23:08:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
9865391	+ EDI: CAUT.COM	Nov 13 2020 23:08:00	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101-2076
9865394	+ EDI: CITICORP.COM	Nov 13 2020 23:08:00	Citicard, General Correspondence, Po Box 6500, Sioux Falls, SD 57117-6500
9865395	+ EDI: WFNNB.COM	Nov 13 2020 23:08:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Pob 182125, Columbus, OH 43218-2125
9865397	+ EDI: WFNNB.COM	Nov 13 2020 23:08:00	Comenity/MPRC, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

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9865398	+ EDI: CCS.COM	Nov 13 2020 23:08:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
9865399	+ EDI: BLUESTEM	Nov 13 2020 23:08:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395-1250
9865393	EDI: JPMORGANCHASE	Nov 13 2020 23:08:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
9865406	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 13 2020 18:31:07	Resurgent Capital Services, Attn: Bankruptcy, Pob 10497, Greenville, SC 29603-0497
9865407	+ EDI: RMSC.COM	Nov 13 2020 23:08:00	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
9865408	+ EDI: RMSC.COM	Nov 13 2020 23:08:00	Syncb/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
9865409	+ EDI: RMSC.COM	Nov 13 2020 23:08:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
9865410	+ EDI: RMSC.COM	Nov 13 2020 23:08:00	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
9865411	+ EDI: RMSC.COM	Nov 13 2020 23:08:00	Synchrony Bank/PC Richards & Sons, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
9865412	+ EDI: RMSC.COM	Nov 13 2020 23:08:00	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
9865413	+ EDI: RMSC.COM	Nov 13 2020 23:08:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
9865414	+ EDI: WTRRN BANK.COM	Nov 13 2020 23:08:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
9865417	EDI: USBANKARS.COM	Nov 13 2020 23:08:00	Us Bank, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	David J. Doyaga, 26 Court Street, Suite 1601, Brooklyn, NY 11242-1116
9865392	*+	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101-2076
9865396	*+	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Pob 182125, Columbus, OH 43218-2125

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2020

Signature: /s/Joseph Speetjens

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2020 at the address(es) listed below:

Name	Email Address
Arvind Galabya	on behalf of Debtor Triana Fermin arvinesq@aol.com
David J. Doyaga	on behalf of Trustee David J. Doyaga david.doyaga.sr@gmail.com NY98@ecfbis.com,carolina@doyagalawfirm.com
David J. Doyaga	david.doyaga.sr@gmail.com NY98@ecfbis.com,carolina@doyagalawfirm.com
Office of the United States Trustee	USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:Debtor 1 **Triana Fermin**Social Security number or ITIN **xxx-xx-2426**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **Eastern District of New York**Case number: **1-20-42806-nhl****Order of Discharge and Final Decree**

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Triana Fermin

IT IS FURTHER ORDERED:

- David J. Doyaga (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: November 13, 2020

s/ Nancy Hershey Lord
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.